



Order Filed on May 28, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)
Martone and Uhlmann, P.C.
777 Passaic Avenue
Clifton, NJ 07003
(973) 473-3000
bky@martonelaw.com
ATTORNEYS FOR SECURED
CREDITOR/SERVICING AGENT
PNC BANK, NATIONAL ASSOCIATION
36.4986

In re:

Joy Birdsong

Case No.: 20-22260

Hearing Date: June 8, 2021

Judge: Hon. Jerrold N. Poslusny, Jr.

Chapter: 13

ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page is hereby ORDERED.

DATED: May 28, 2021

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: Joy Birdsong
Case Number: 20-22260- JNP
Caption of Order: Order Approving Loan Modification

THIS MATTER having been opened to the Court upon motion requesting the entry of an Order approving a Loan Modification agreement between the Debtor(s) and PNC Bank ("Creditor") and no objections have been filed and sufficient cause shown,

It is hereby ORDERED that:

1. Motion is hereby granted and the Debtor is permitted to enter into the loan modification agreement with Creditor attached as an Exhibit to the Motion (the "Agreement");

2. The Mortgage secured by real property owned by the Debtor as identified in the Agreement is hereby modified in accordance with the terms set forth in the Agreement.

3. Within fourteen days of the entry of this order, the Debtor shall file an Amended Chapter 13 Plan to include the escrow not included in this deferment;

4. The Creditor shall file an amended post-petition claim within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition claim, the Trustee may disburse the funds in accordance with provisions of the confirmed plan;

5. The Debtor will continue to make their regular mortgage payment as of May 2021.

6. That if the Debtor should default and fail to make any of the aforesaid payments on the due date or any future payments outside of the plan to the secured creditor, for more than thirty (30) days from the due date, then this Court will enter an Order Vacating the Automatic Stay of the Bankruptcy Code with respect to the Secured Creditor's lien, upon Certification by the Secured Creditor's attorney as to the non-receipt of said payment. Said Order will not require the consent of the Debtor regarding form or substance, but a copy of the Order will be transmitted to the Debtor via ordinary mail and to the Debtor's attorney via e-mail at the time of the transmittal of said Order to the Court for signature; and it is further

7. Communication and/or negotiations between Debtor and mortgagees, mortgage servicers about loan modification shall not be deemed as a violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.